

SOCIAL SECURITY ADMINISTRATION DISABILITY PAYMENTS

There are two types of disability payments:

- 1. Supplemental Security Income (SSI) as discussed in this presentation
- 2. Title II which includes Social Security Disability Insurance (SSDI),
Childhood Disability Benefits/Disabled Adult Child (CDB/DAC), and
Disabled Widow or Widowers Benefit (DWB).
(Title II is based on your own or another person's work record and will be covered in the next presentation).



I'M ON SUPPLEMENTAL
SECURITY INCOME,

CAN I WORK?

SUPPLEMENTAL SECURITY INCOME (SSI)

The SSI program pays monthly cash assistance payments to aged, blind, and disabled persons (including children) who have limited income and resources. The Federal Government funds SSI from general tax revenues. Many states pay a supplemental benefit to persons in addition to their Federal benefits. The individual SSI maximum for 2019 is \$771 per month.

HOW MANY HOURS CAN I WORK?

You can work as much as you are able.

The more you work the more income you will have!

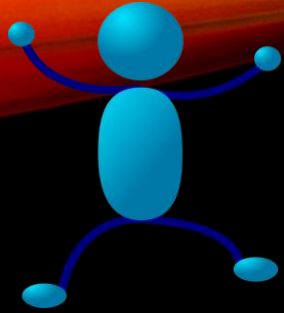
SSI is reduced as your income increases but you will still have more money by working. If you get the full \$771 in SSI you would have to earn over \$1,627 in a month before your SSI would go to zero. That is more than **DOUBLE** what you were getting in SSI alone.

I HEARD THAT IF I DON'T GET MY SSI CHECK THAT I WILL LOSE MEDICAID

- No, you don't lose Medicaid if your check goes to \$0 because of work
- You move to a different program called Medicaid 1619(b) but it pays the same. You are still required to have less than \$2000 in assets (cash, checking, savings, etc.). If you go above the \$2000 asset limit and you are working you may be eligible for Freedom to Work Medicaid which allows you to have up to \$75,000 in assets and unlimited income.

WORKING + KEEPING MEDICAID

- When you start earning money from employment, you move to a different program called Medicaid 1619(b).
- You are still required to have less than \$2000 in assets (cash, checking, savings, etc.).
- If you go above the \$2000 asset limit and you are working you may be eligible for Freedom to Work Medicaid which allows you to have up to \$75,000 in assets and unlimited income.



LET'S LOOK AT AN EXAMPLE:

This is Jeff, he gets the full amount of SSI (\$771) for an individual and has Medicaid insurance. He is taking a job at April's Café and will earn \$1,285 gross per month. Jeff worked with a Benefits Counselor and found out how work would affect his SSI. Jeff will now have \$1,456 in income. His SSI is reduced to \$171 but with work earnings he has more than double what he was getting in SSI alone and he keeps his Medicaid. Working makes a huge difference!

Wouldn't you rather have MORE income?

BUT IT COSTS \$8 EACH DAY TO RIDE THE BUS TO WORK AND BACK!

- If you have to pay for public transportation to pick you up at home and take you to work then pick you up and take you back home you can request that SSA consider this an Impairment Related Work Expense (IRWE) and then they reduce what they count of your earned income which means you keep more SSI. (Some medical expenses can count as IRWE)
- For example if you pay \$150 month for transportation you would keep \$75 more of your SSI so your monthly income, based on our example, would then be \$1531.00

OK, THIS IS SOUNDING PRETTY GOOD BUT WHAT IF I CAN'T KEEP WORKING?

- Your SSI is based on your earnings, so if your work earnings go down your SSI goes up. But remember, the SSI only goes up to \$771 maximum for 2019.
- If you work enough that your SSI goes to zero that's called hitting the Break Even Point (BEP).
- If you hit the BEP and you do not get a SSI check for 1 month, 6 months, or more, and you drop back below the BEP your SSI will start paying again without having to reapply.

WHAT DO I NEED TO DO WHEN I GO TO WORK?

- Let your local Social Security Administration office know that you are working.
- Get copies of your paystubs monthly.
- It is VERY important that you provide information monthly on how much your gross earnings are so that SSA can make the correct adjustment to your SSI check.
- If you do not report your income it could cause you to go into an overpayment and you will be required to pay back any amount you were overpaid.

ARE THERE ANY OTHER WORK INCENTIVES?

Yes, there are other work incentives that you may be eligible for. Below is a list but you will want to get in touch with one of the resources shown at the end of this presentation to see if you are eligible for these or others:

- Blind Work Expenses (BWE)
- Student Earned Income Exclusion (SEIE)
- Plan for Achieving Self Support (PASS)
- Property Essential for Self Support (PESS)
- Ticket to Work (TTW)

WHO DO I CONTACT TO GET MORE INFORMATION?

- SocialSecurity.gov
- Social Security Administration (SSA) Red Book: <https://www.ssa.gov/redbook/documents/TheRedBook2018.pdf>
- Work Incentives Seminar Events (WISE): <https://www.choosework.ssa.gov>
- Michigan Works! Association: www.MichiganWorks.org
- Michigan Rehabilitation Services: www.Michigan.gov/mrs
- Disability Network Southwest Michigan: www.dnswm.org
- Bureau of Services for Blind Persons www.Michigan.gov/bsbp